23845 East River Front Drive | Purchase Price: \$869,900 | \$652,492 Loan with 3-year buydown

YEAR 1

YEAR 2

YEAR 3

YEARS 4-30



Payment Rate*

4.125% 5.125%

6.125%

7.125%



Annual Percentage Rate (APR)

7.158%

If you refinance within 3 years, the balance of the incentive goes to pay down the principal balance of your mortgage.



Enjoy a lower payment for the first three years of your loan. Your mortgage payment rate will be reduced by 3% in year one, 2% in year two, and 1% in year three. Years four through 30 are your full note rate.

Contact me to learn more!



MOLLY KINCAID Branch Manager | NMLS 1414626 C 970.999.2717 molly@nuwaylending.com

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4864 Thompson Parkway, Suite E2-A | Johnstown, CO 80534 | Company NMLS 2128410 | *Special financing rate offer is paid for by Bridgewater Homes. Offer is for select Bridgewater $Home \ contracts \ signed \ between \ 3/1/2024 \ and \ 4/30/2024. \ Buyer \ must \ use \ NuWay \ Lending \ to \ finance \ the \ loan. \ Year \ one \ payment \ based \ on \ rate \ of \ 4.125\%. \ Year \ two \ payment \ based$ on rate of 5.125% Year three payment based on a rate of 6.125% and years 4-30 payment based on rate of 7.125%. Loan will have a 7.158% Annual Percentage Rate (APR). Rates are effective as of 03/01/2024, are for illustrative purposes only and are subject to change. Interest rate based on a 30-year conventional loan with a 25% down payment on a \$652,492 loan amount and assumes a minimum 790 credit score for the borrower. To receive the promotional interest rates, home purchased must be the borrower's primary residence. For a \$652,492 loan, the monthly Principal & Interest (P&I) payment is \$3,162 for year 1, the monthly P&I payment for year 2 is \$3,553, the monthly P&I payment for year 3 is

\$3,965, and the monthly P&I payment for years 4-30 is \$4,396. The estimated monthly payment does not include tax, insurance premiums or mortgage insurance (MI). The actual payment amount will be greater. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria.

YEAR 1

YEAR 2

YEAR 3

YEARS 4-30



Payment Rate*

4.125% 5.125% 6.125%

7.125%



Annual Percentage Rate (APR)

7.157%

If you refinance within 3 years, the balance of the incentive goes to pay down the principal balance of your mortgage.



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is \$4,010.18, and the monthly P&I payment for years 4-30 is \$4,446.49. The estimated monthly payment does not include tax, insurance premiums or mortgage insurance (MI). The actual payment amount will be greater. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria.

YEAR 1

YEAR 2

YEAR 3

YEARS 4-30



Payment Rate*

4.125% 5.125% 6.125%

7.125%



Annual Percentage Rate (APR)

7.154%

If you refinance within 3 years, the balance of the incentive goes to pay down the principal balance of your mortgage.



Contact me to learn more!



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4864 Thompson Parkway, Suite E2-A | Johnstown, CO 80534 | Company NMLS 2128410 | *Special financing rate offer is paid for by Bridgewater Homes. Offer is for select Bridgewater $Home \ contracts \ signed \ between \ 3/1/2024 \ and \ 4/30/2024. \ Buyer \ must \ use \ NuWay \ Lending \ to \ finance \ the \ loan. \ Year \ one \ payment \ based \ on \ rate \ of \ 4.125\%. \ Year \ two \ payment \ based$ on rate of 5.125% Year three payment based on a rate of 6.125% and years 4-30 payment based on rate of 7.125%. Loan will have a 7.154% Annual Percentage Rate (APR). Rates are effective as of 03/01/2024, are for illustrative purposes only and are subject to change. Interest rate based on a 30-year conventional loan with a 25% down payment on a \$727,492 loan amount and assumes a minimum 790 credit score for the borrower. To receive the promotional interest rates, home purchased must be the borrower's primary residence. For a \$727,492 loan, the monthly Principal & Interest (P&I) payment is \$3,199 for year 1, the monthly P&I payment for year 2 is \$3,594, the monthly P&I payment for year 3 is \$4,010, and the monthly P&I payment for years 4-30 is \$4,446. The estimated monthly payment does not include tax, insurance premiums or mortgage insurance (MI). The actual

payment amount will be greater. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria.

YEAR 1

YEAR 2

YEAR 3

YEARS 4-30



Payment Rate*

4.125%

5.125%

6.125%

7.125%



Annual Percentage Rate (APR)

7.154%

If you refinance within 3 years, the balance of the incentive goes to pay down the principal balance of your mortgage.



year one, 2% in year two, and 1% in year three. Years four through 30 are your full note rate.

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4864 Thompson Parkway, Suite E2-A | Johnstown, CO 80534 | Company NMLS 2128410 | *Special financing rate offer is paid for by Bridgewater Homes. Offer is for select Bridgewater Home contracts signed between 3/1/2024 and 4/30/2024. Buyer must use NuWay Lending to finance the loan. Year one payment based on rate of 4.125%. Year two payment based on rate of 5.125% Year three payment based on a rate of 6.125% and years 4-30 payment based on rate of 7.125%. Loan will have a 7.154% Annual Percentage Rate (APR). Rates are effective as of 03/01/2024, are for illustrative purposes only and are subject to change. Interest rate based on a 30-year conventional loan with a 25% down payment on a \$749,992 loan amount and assumes a minimum 790 credit score for the borrower. To receive the promotional interest rates, home purchased must be the borrower's primary residence. For a \$749,992 loan, the monthly Principal & Interest (P&I) payment is \$3,634.83 for year 1, the monthly P&I payment for year 2 is \$4,083.61, the monthly P&I payment for year 3

(MI). The actual payment to lend. Borrower must meet qualification criteria.

23843 East 36th PI | Purchase Price: \$1,389,990 | \$1,042,492 Loan with 3-year buydown

YEAR 1

YEAR 2

YEAR 3

YEARS 4-30



Payment Rate*

4.250% 5.250% 6.250% 7.250%



Annual Percentage Rate (APR)

7.271%

If you refinance within 3 years, the balance of the incentive goes to pay down the principal balance of your mortgage.



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4864 Thompson Parkway, Suite E2-A | Johnstown, CO 80534 | Company NMLS 2128410 | *Special financing rate offer is paid for by Bridgewater Homes. Offer is for select Bridgewater Home contracts signed between 3/1/2024 and 4/30/2024. Buyer must use NuWay Lending to finance the loan. Year one payment based on rate of 4.250%. Year two payment based on rate of 5.250% Year three payment based on a rate of 6.250% and years 4-30 payment based on rate of 7.250%. Loan will have a 7.271% Annual Percentage Rate (APR). Rates are effective as of 03/01/2024, are for illustrative purposes only and are subject to change. Interest rate based on a 30-year conventional loan with a 25% down payment on a \$1,042,492 loan amount and assumes a minimum 790 credit score for the borrower. To receive the promotional interest rates, home purchased must be the borrower's primary residence. For

a \$1,042,492 loan, the monthly Principal & Interest (P&I) payment is \$5,128 for year 1, the monthly P&I payment for year 2 is \$5,757, the monthly P&I payment for year 3 is \$6,419, and the monthly P&i payment for years 4-30 is \$7,112. The estimated monthly payment does not include tax, insurance premiums or mortgage insurance (MI). The actual payment amount will be greater. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria.